



# Nubank Onboarding UX Analysis – eBook

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# Intro

**We created this Nubank onboarding UX analysis to give product teams, innovation leaders, and startup founders a clear look at how banking apps welcome new users.**

Using the [Usability Principles by Craft Innovations](#), we break down Nubank's onboarding step by step and highlight where it works well and where friction can appear.

The goal is to give you a practical framework. Whether you're building your own fintech product or refining an existing one, you can compare your onboarding against Nubank's and see how it measures up to established usability standards.

Craft Innovations Team



Nubank

With Nu, your choices take you forward

# Nubank: Compliant Onboarding

Nubank, one of the world's largest digital banks, has built its reputation on simplicity. Its mobile-first onboarding reflects that same philosophy: clean screens, plain language, and a structured flow that feels accessible while still meeting strict banking regulations in markets like Mexico and Brazil.

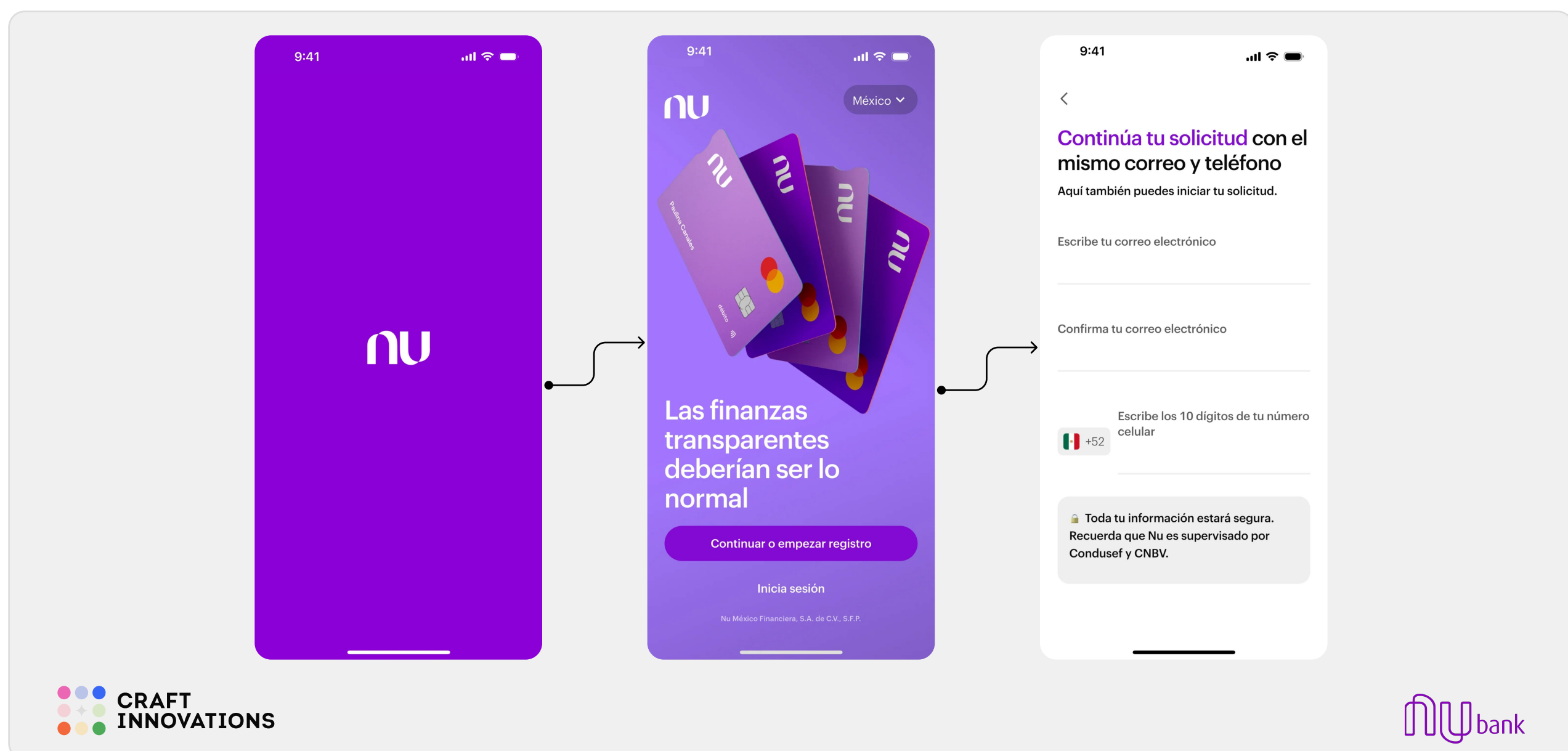
Rather than overwhelming users with forms, the app moves step by step, using friendly copy and contextual guidance to collect the necessary information. Along the way, it reassures users with security cues, celebrates progress, and even adds motivation through pre-approved offers. This balance of compliance and usability makes Nubank a strong example of how mobile banking onboarding can be both safe and engaging.

 **Source of the analyzed flow:** [mobbin.com/apps/nu-ios](https://mobbin.com/apps/nu-ios)

## 1. Clear Value Proposition at the Start

Nubank opens with a simple mission statement: *"Las finanzas transparentes deberían ser lo normal."* The phrase is short, aspirational, and sets the tone before any data is requested. Visuals of the iconic purple card anchor the message in something tangible.

In the next step, users provide their basic details: email, confirmation email, and phone number. This first form still carries trust cues – the compliance note reminds them their information is secure and supervised by Condusef and CNBV. By positioning this reassurance at the very start, Nubank reduces hesitation before data entry.



## 💡 CI Usability Principles:

**2. Self-Descriptiveness** – Users immediately understand what the product offers and why it matters.

**2.2.1 Simple and Understandable** – The opening tagline is plain and aspirational, so users grasp immediately what Nubank stands for.

**2.2.3 Relevant to the Context** – Security and compliance info is displayed exactly when users are asked to share personal details.

**2.2.4 Human and with a Positive Emotional Charge** – A friendly, trust-building tone makes the first interaction feel approachable instead of corporate.

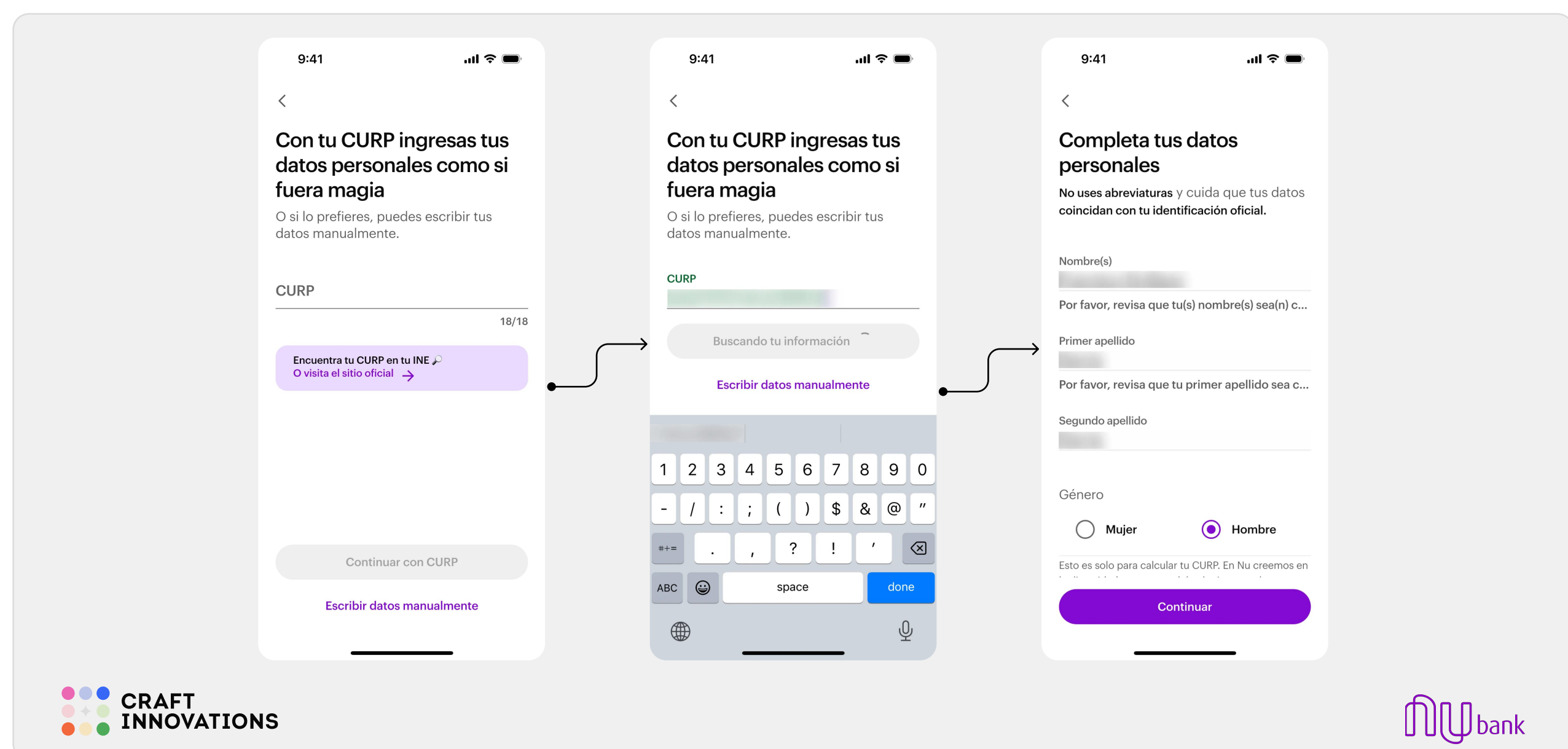
**4.5 Contextual Relevance and Ethics** – Transparency about regulatory oversight makes users feel safer sharing information.

**Takeaway for banks:** Begin with clarity. A single message that conveys your brand's promise builds trust before asking for personal data.

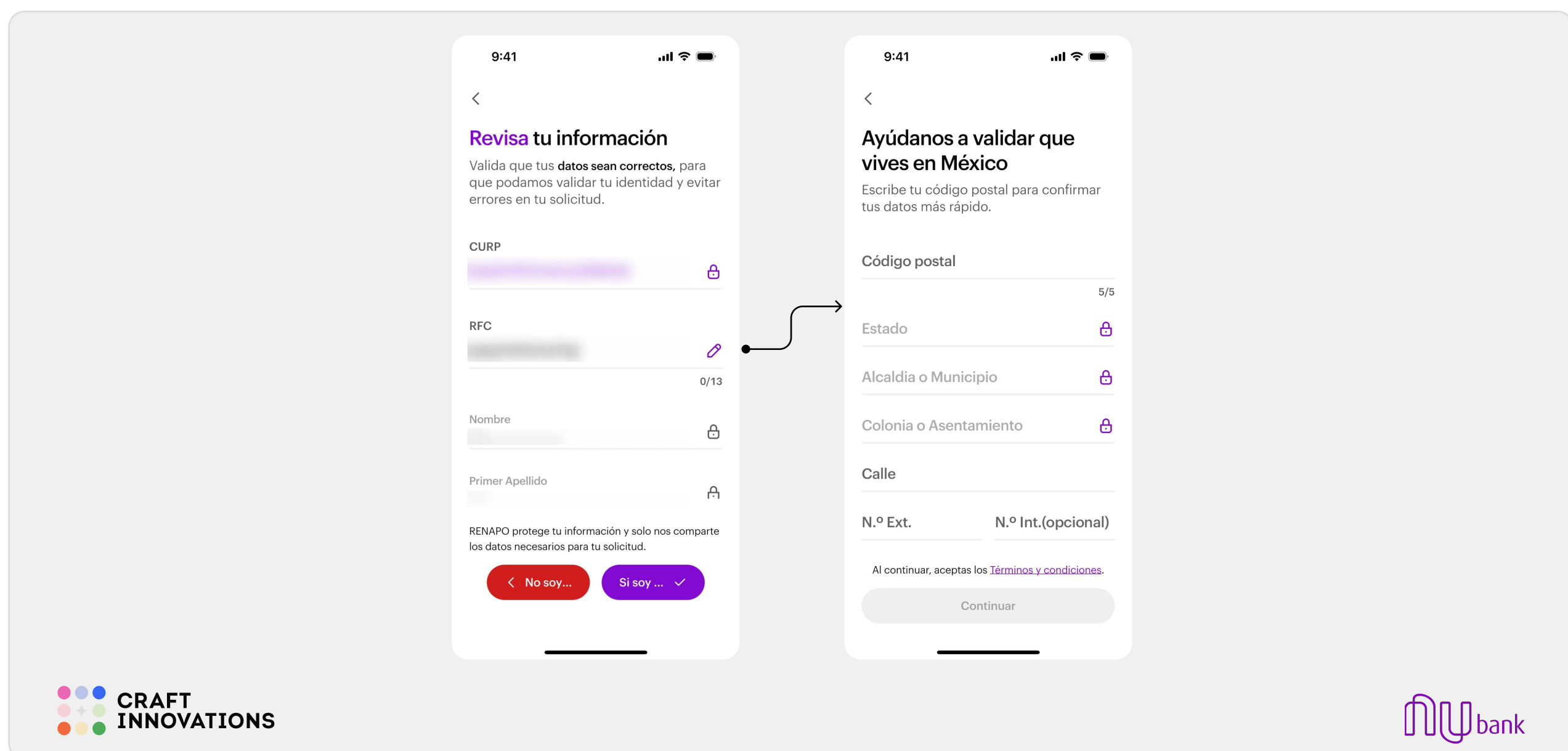
## 2. Progressive Disclosure of Personal Data

The onboarding flow starts light – basic identifiers – and only later asks for more demanding details like full address. Each step feels manageable, and hints or pre-fills reduce confusion. This gradual reveal builds confidence while still meeting KYC requirements.

The first fields are easy: email and phone number, followed by CURP (Mexico's national ID). Inline hints help prevent mistakes – for example, *"No uses abreviaturas y cuida que tus datos coincidan con tu identificación oficial."* If the colony isn't listed, users can select *"Mi colonia no está aquí,"* a small escape hatch that prevents dead ends. Microcopy like *"como si fuera magia"* (as if by magic) makes even bureaucratic steps feel less intimidating.



Once CURP and postal code are verified, the system auto-fills related fields like state and municipality. Users then add details like street, exterior number, and optional interior number. Autofill from RENAPO (national registry) speeds up entry and ensures consistency. A compliance note below reminds users that by continuing, they accept the terms and conditions. Progress indicators make it clear that each piece of data is part of a bigger flow, not a never-ending form.



### 💡 CI Usability Principles:

**1.6 Optimal User Flow Length** – Splitting KYC into smaller steps prevents overload and keeps users moving forward.

**2.2.4 Human and with a Positive Emotional Charge** – Playful microcopy “as if by magic” softens the seriousness of compliance.

**3.2.1 Error Prevention** – Clear reminders (no abbreviations, ID must match) reduce input mistakes before they happen.

**3.2.3 Easy Error Correction** – Users can correct or re-enter details if something goes wrong.

**4.2 Accelerators** – Autofill from RENAPO speeds up data entry and minimizes repetitive typing.

**7.3 Users Should Know What Will Happen Next** – Each step signals progress, so users feel the flow is structured and predictable.

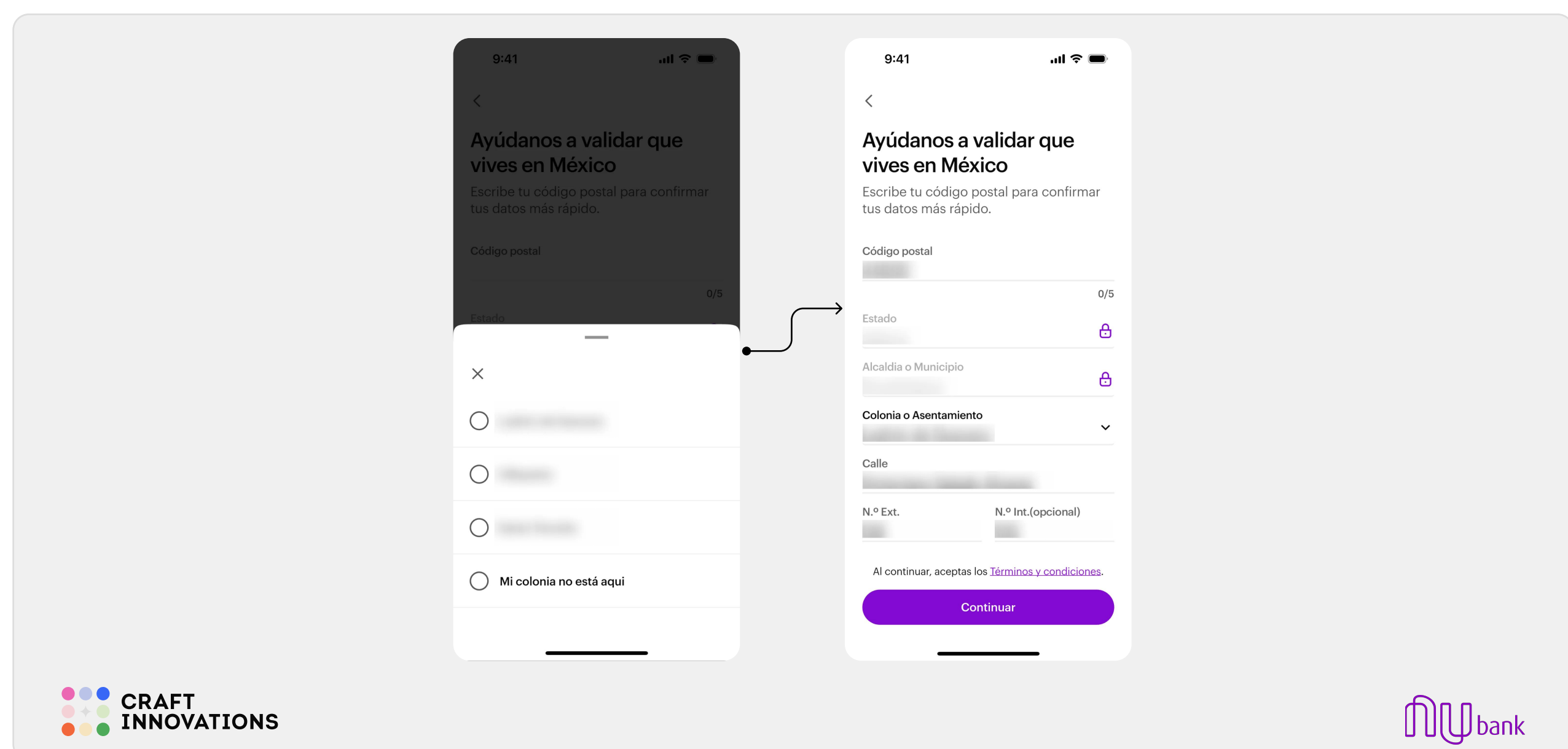
**Takeaway for banks:** Break compliance into stages. Start light, build trust, then escalate to heavier requirements like KYC.

### 3. Regulatory Transparency Made Human

Regulatory checks are unavoidable in banking apps, but how they're presented can decide whether users feel informed or overwhelmed. Nubank handles this stage with clear language, guided flows, and visible feedback, so compliance feels like part of the journey rather than a barrier.

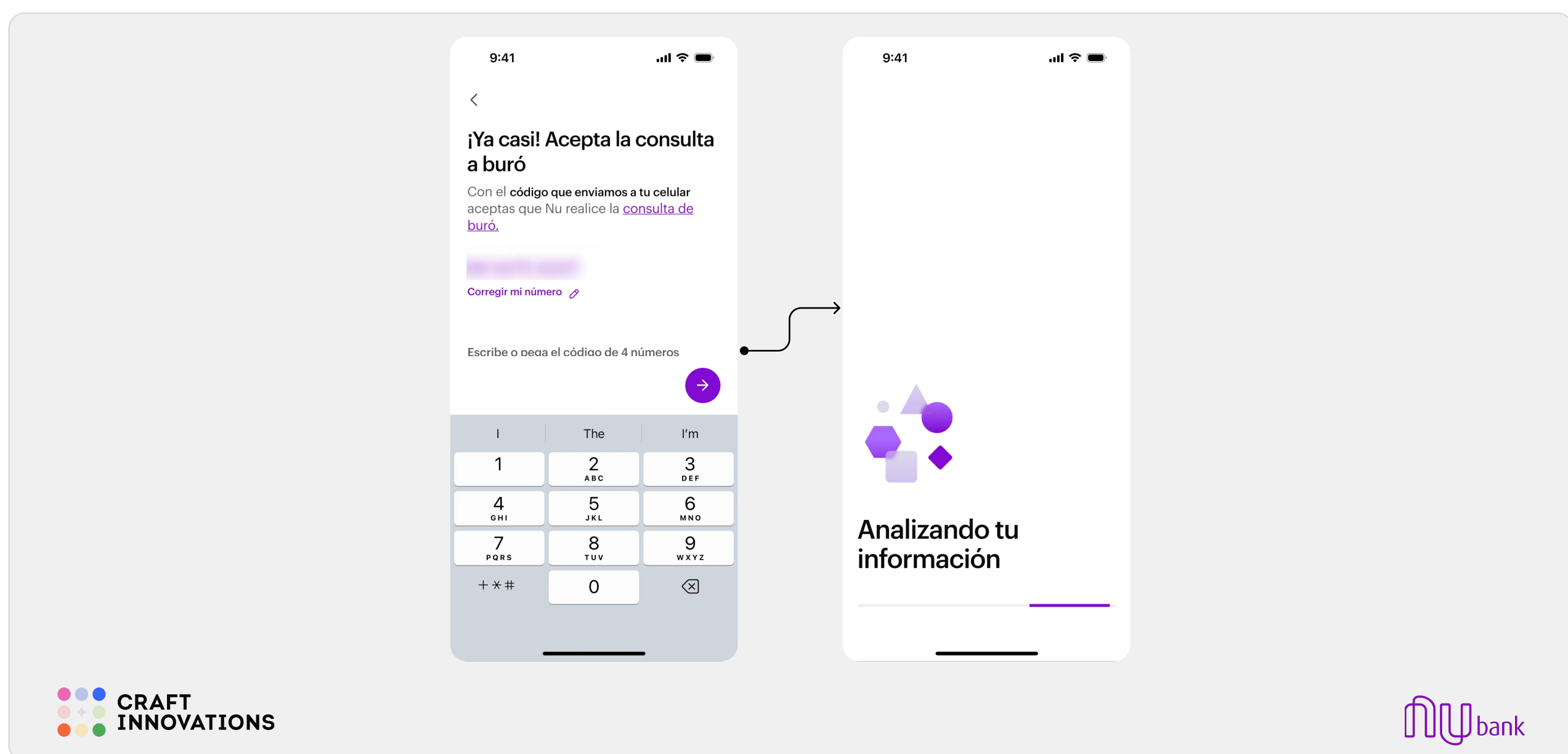
Nubank validates residency with plain copy: *"Ayúdanos a validar que vives en México"* and *"Escribe tu código postal para confirmar tus datos más rápido."* Entering the ZIP reveals dependent, locked fields (Estado, Alcaldía/Municipio).

*"Colonia o Asentamiento"* opens a picker with a clear escape hatch: *"Mi colonia no está aquí."* A terms link *"Términos y condiciones"* sits just above *"Continuar"* to keep consent visible. Inline notes make the purpose explicit: this step is about confirming eligibility to apply.



At the next point, Nubank shifts into a sensitive compliance step: the credit bureau check. Instead of burying this in legal jargon, the screen frames it as a simple next step with a friendly header *"¡Ya casi!"* that keeps momentum.

The one-time code flow doubles as a consent mechanism – users verify their phone and approve bureau access in one stroke. A *"Corregir mi número"* link anticipates mistakes, so users can self-correct before being blocked. Once submitted, the progress screen *"Analizando tu información"* provides a clear signal that the system is working, preventing users from feeling stuck or uncertain.



### 💡 CI Usability Principles:

**2.2.1 Simple and Understandable** – Regulatory steps are explained in everyday terms, making them feel purposeful.

**3.2.1 Error Prevention** – Number correction upfront reduces failed verifications.

**4.5 Contextual Relevance and Ethics** – Users are told exactly why data is needed and how it will be used.

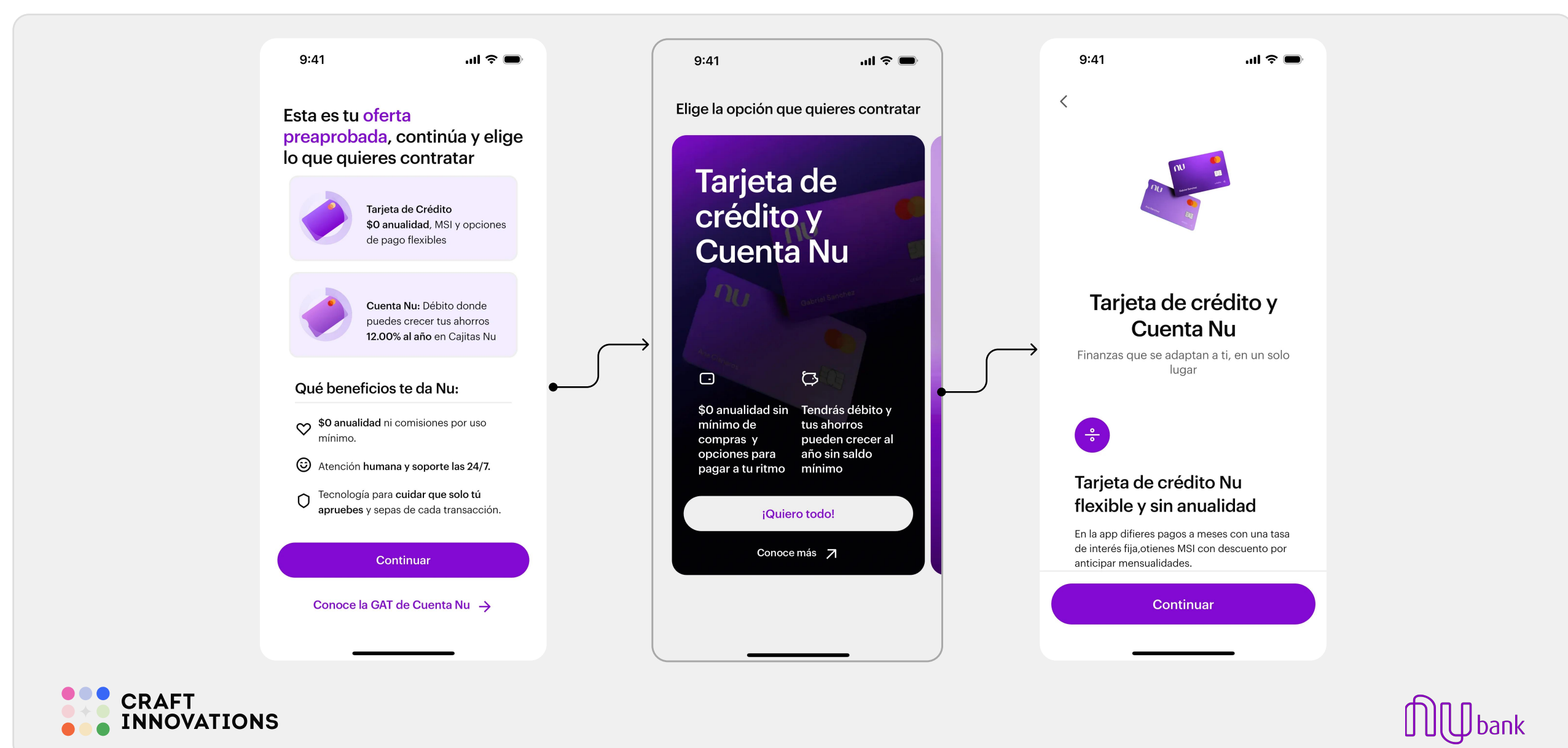
**7.1 Users Should Know What's Happening** – Progress indicator reassures users the check is in motion.

**Takeaway for banks:** Don't hide compliance steps. Explain them clearly and use human language that reduces stress.

## 4. Motivation in the Middle of Friction

Right after the credit bureau check, Nubank flips the script: instead of more forms, it shows a personalized pre-approved offer. Options are displayed with tangible benefits like “\$0 anualidad” or “12% al año en Cajitas Nu.” The design is colorful, celebratory, and framed as good news.

This reward moment is placed strategically at the midpoint, when users might otherwise abandon the flow.



### 💡 CI Usability Principles:

**2.2.4 Human and with a Positive Emotional Charge** – A celebratory tone and playful visuals keep energy high.

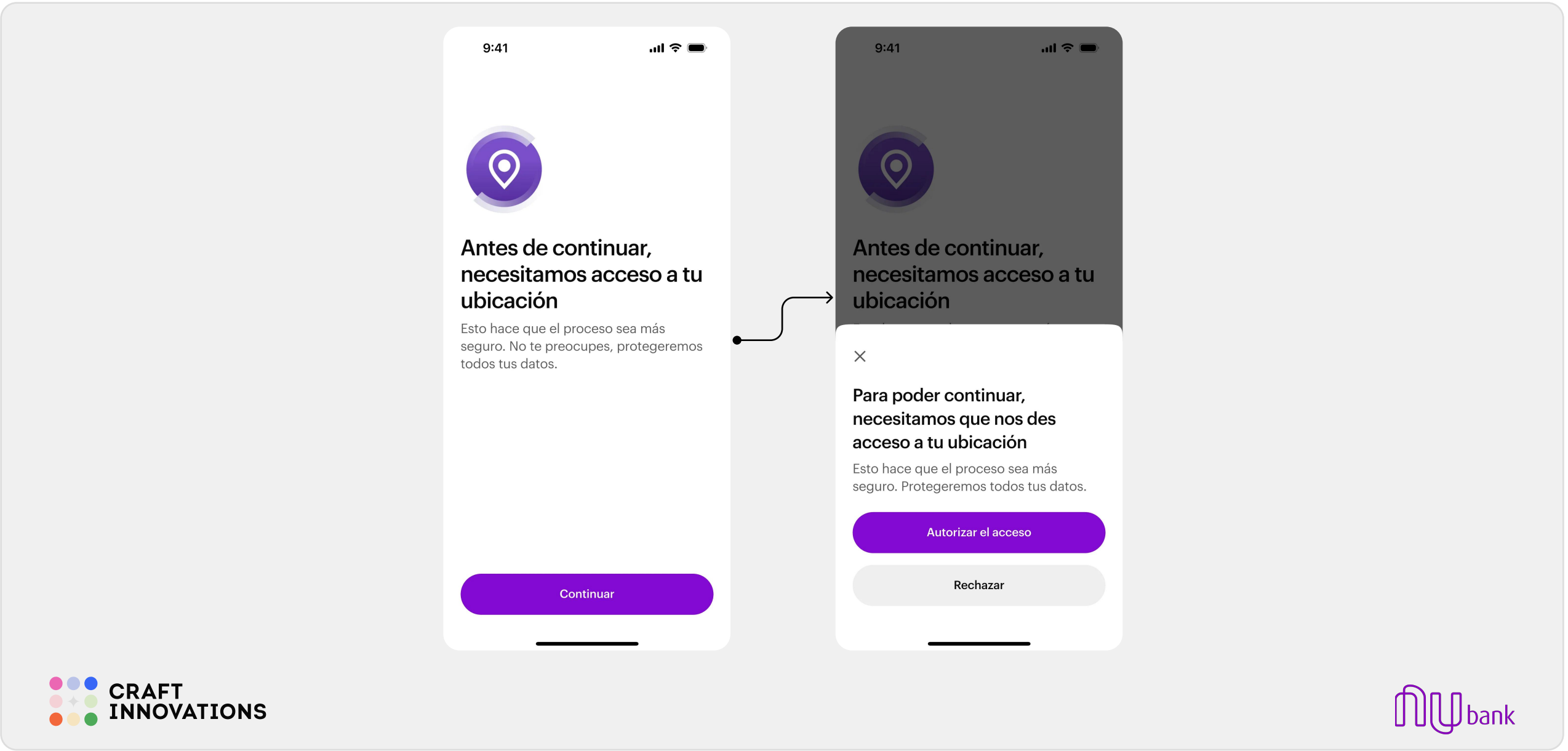
**4.3 Personalization and Gamification** – Motivation spikes are built into the experience to keep users moving forward. Nubank drops the reward moment (pre-approved credit offer, colorful celebratory design) right after a heavy compliance step (credit bureau check).

**4.6 Encouraging Further Interaction** – Options guide users into concrete next steps, like selecting products instead of waiting.

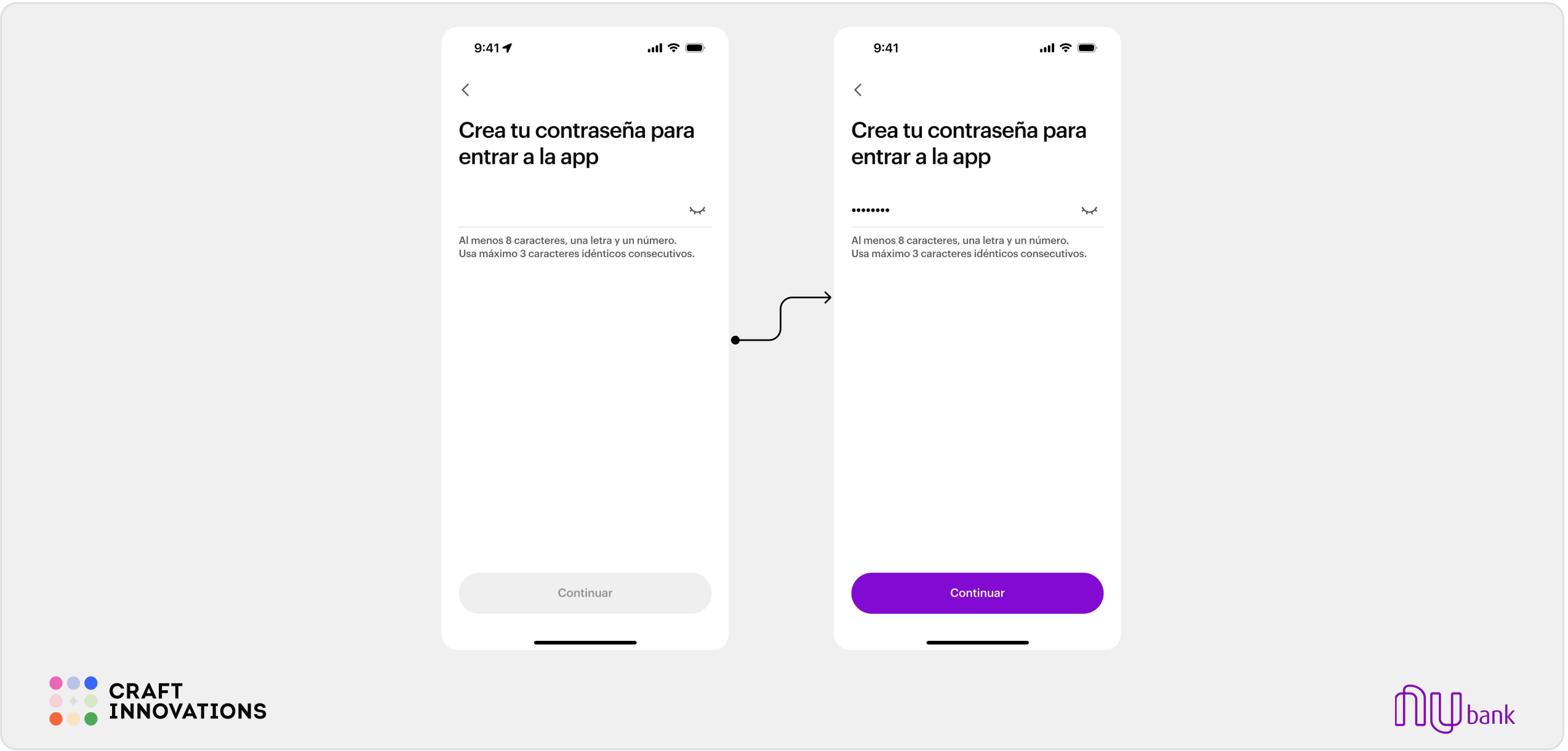
**Takeaway for banks:** Place small wins or rewards during tough steps. It reduces drop-offs and reframes onboarding as progress.

5. Verifying Identity

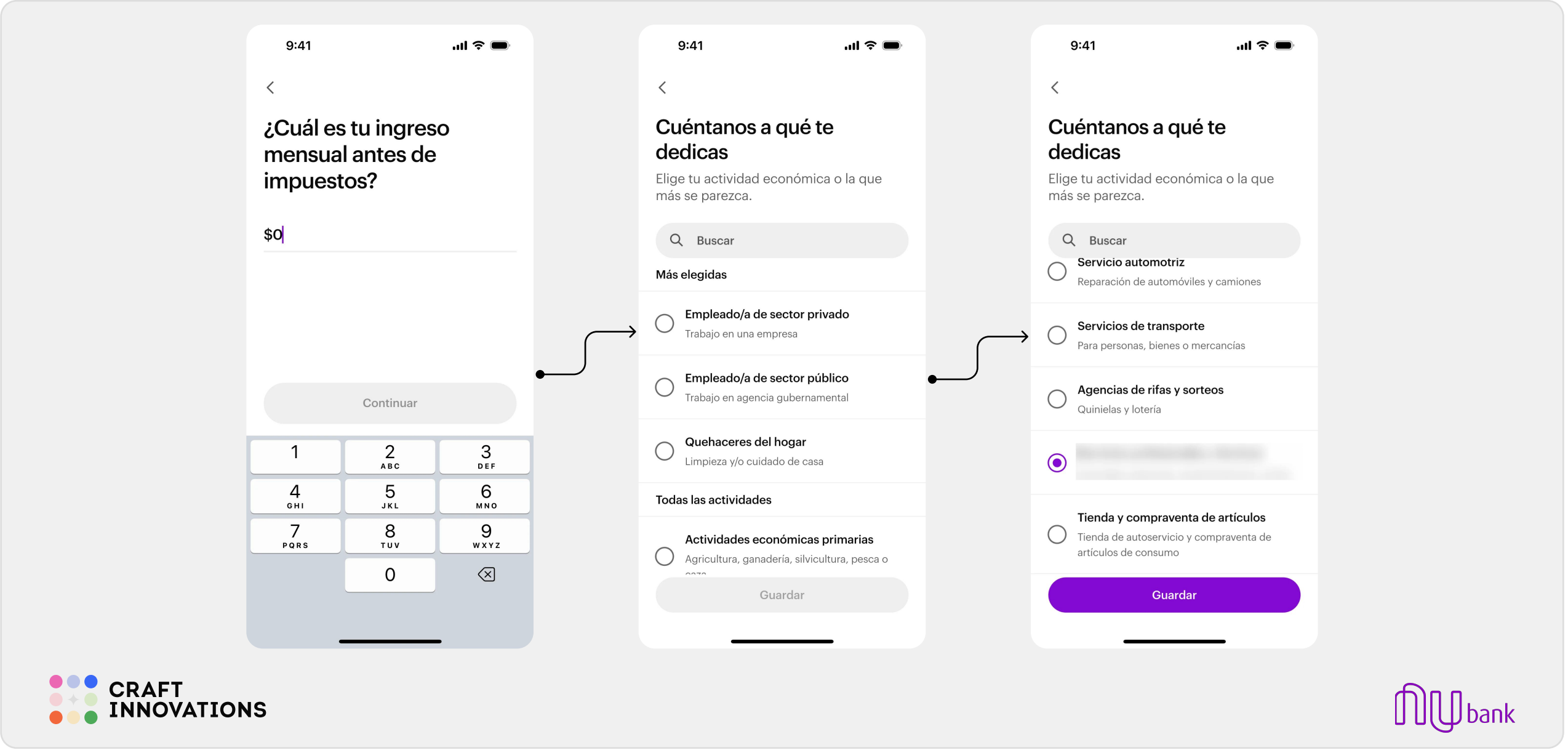
Nubank’s identity verification begins with access requests. The app asks for location permission, explaining it increases security while reassuring users their data will remain protected.



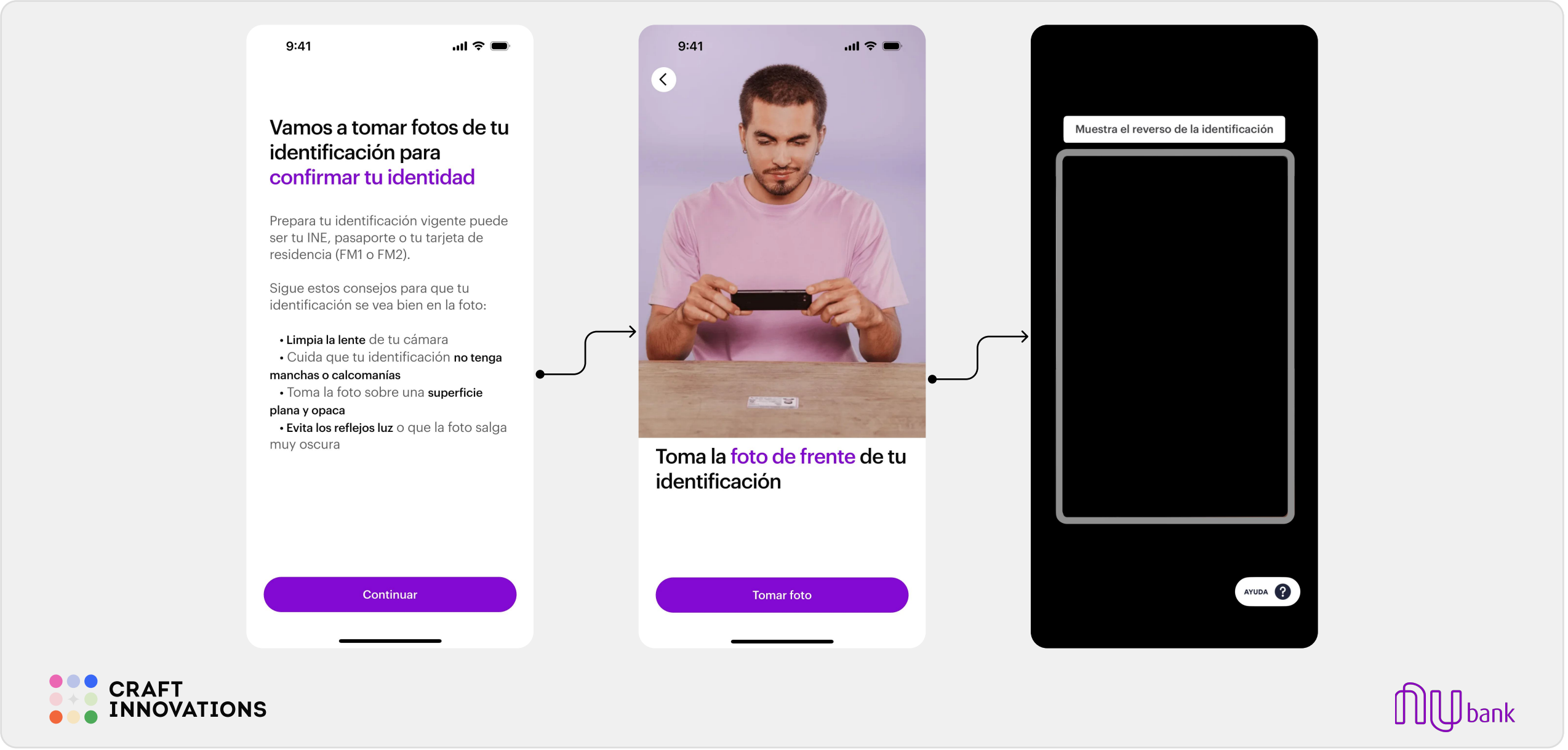
Next, users set a password for logging into the app. The rules are strict but clearly outlined: at least 8 characters, 1 letter, 1 number, and no more than 3 identical consecutive characters. This upfront guidance reduces trial and error.



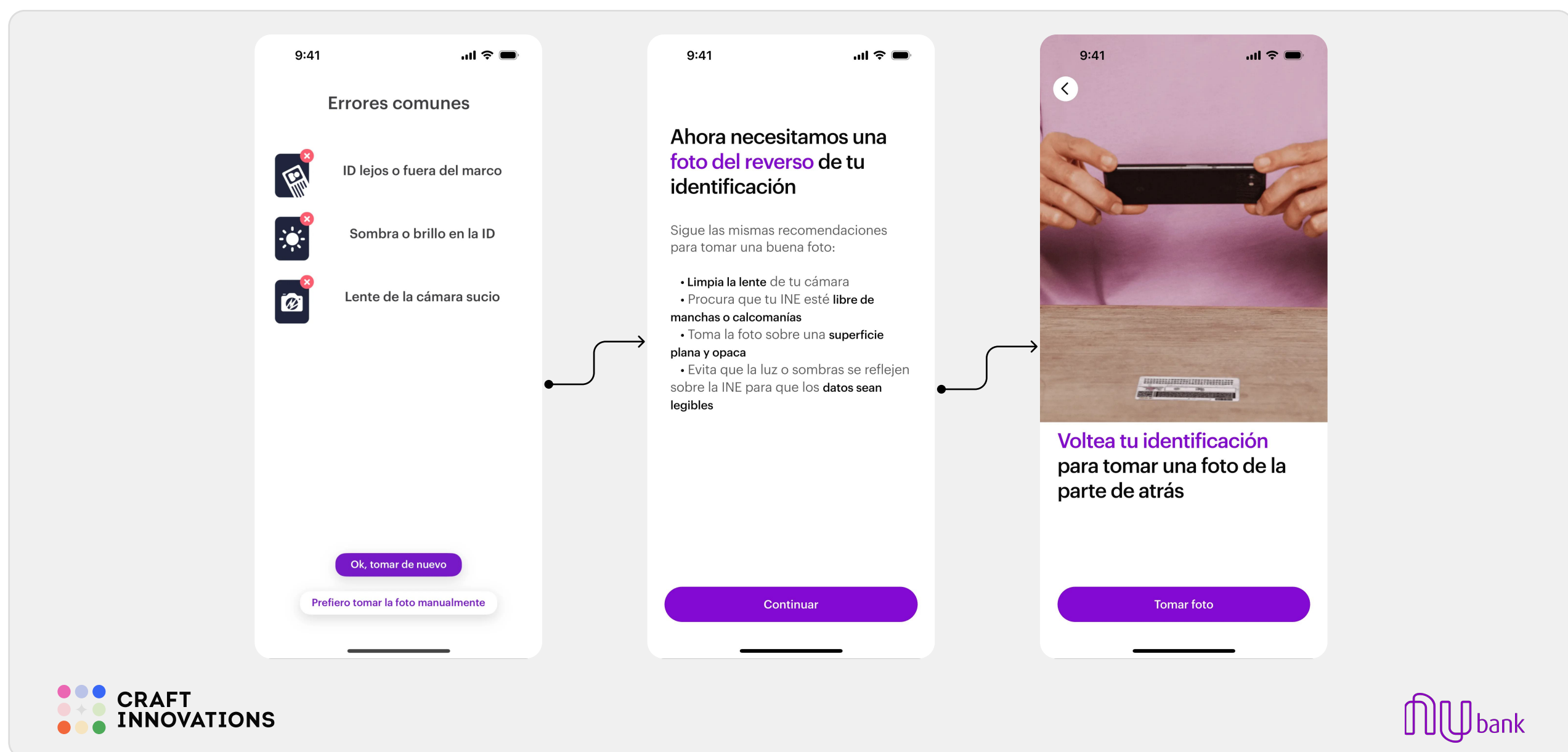
Financial questions follow. Users input their monthly pre-tax income and select their occupation from a searchable list. This step adapts to regulatory requirements while keeping the flow structured.



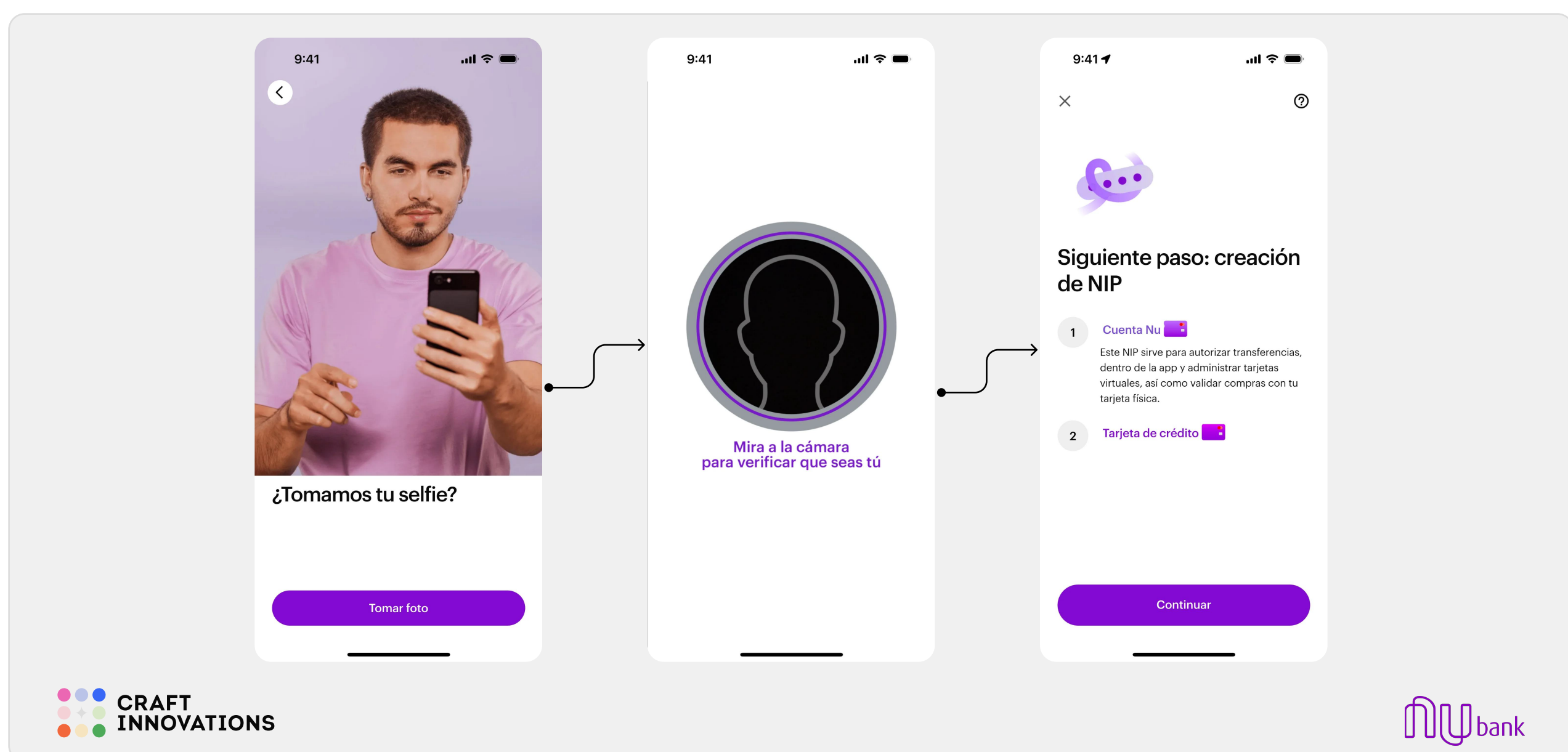
For ID verification, the process starts with clear preparation tips. Users are told to clean their camera lens, avoid glare, and place the document on a flat surface. Visual instructions and a photographed model make expectations tangible.



Error prevention is built in: common mistakes like glare or being out of frame are highlighted before submission, with an option to retake photos. The app then guides the capture of both the front and back of the ID.



Finally, Nubank requests a selfie to match the ID. The flow ends with a confirmation that the next step is creating a PIN for transfers and card usage – closing the loop between identity and account security.



## 💡 CI Usability Principles:

**2.2.1 Simple and Understandable** – Password rules and ID instructions are written in plain language.

**3.2.1 Error Prevention** – Highlighting common mistakes before submitting ID photos reduces failed attempts.

**2.1.2 Visual Hierarchy** – Use of bold purple keywords and images directs attention to the most important details.

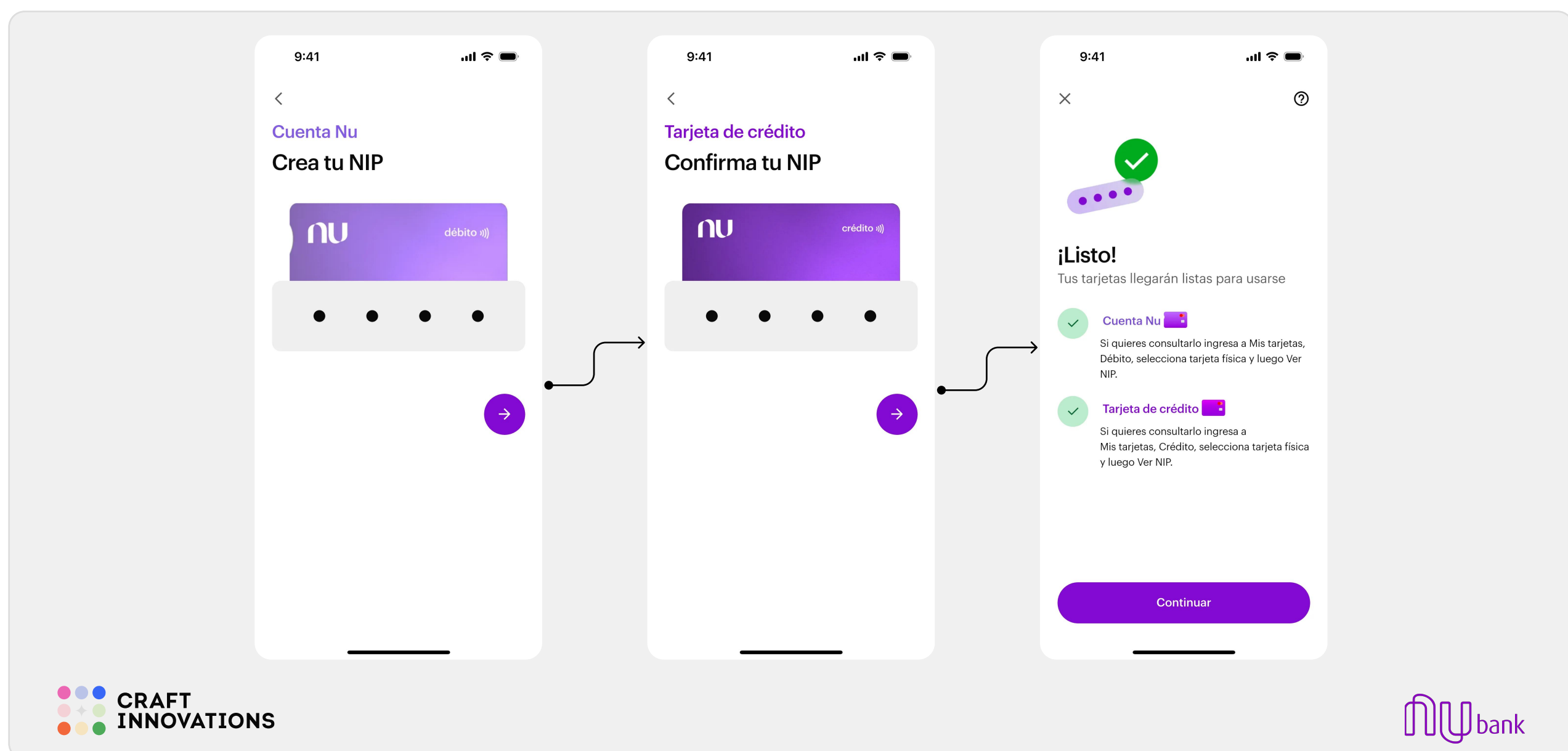
**3.1.2 Information Necessary for Performing Actions** – Clear steps on how to prepare documents and take photos support successful completion.

**7.1 Users Should Know What's Happening** – The flow announces each stage (password, income, ID, selfie, PIN) so users understand progress.

## 6. PIN Setup: Security That Feels Empowering

At this stage, Nubank asks users to create and confirm their NIP (PIN) codes for both debit and credit cards. Instead of presenting it as a dry form, the screen shows a strong visual metaphor: the iconic purple Nu card with four dots. Copy explains the purpose clearly: *"Este NIP sirve para autorizar transferencias, administrar tarjetas virtuales, y validar compras."*

The process is split into "Create" and "Confirm" steps to prevent errors, and the success screen ends with a celebratory "*¡Listo!*" plus guidance on where to find the PIN later.



## 💡 CI Usability Principles:

**2. Self-Descriptiveness** – The card + dots visualization makes it obvious that a PIN is being created.

**2.2.4 Human and with a Positive Emotional Charge** – The celebratory “¡Listo!” and success checkmarks reduce the tension usually tied to security tasks.

**3. Controllability** – Security is framed as something the user defines, not something imposed.

**3.2.1 Error Prevention** – Splitting into “Create” and “Confirm” steps helps avoid mistakes.

**4.5 Contextual Relevance and Ethics** – Security badges and regulator names reassure users that data is handled properly.

**4.4 Positive Intent** – Instead of warnings, the copy emphasizes safety and protection in a supportive way.

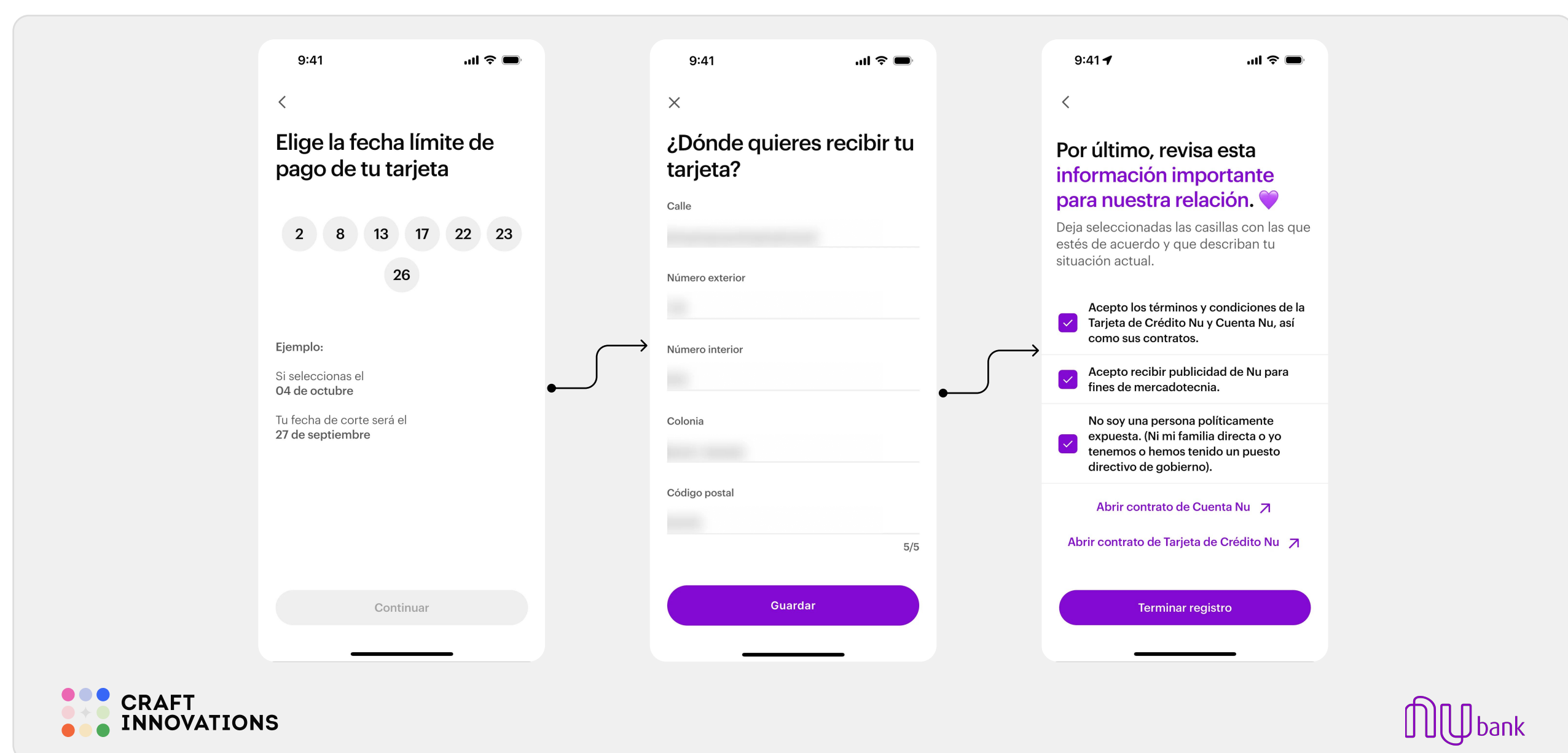
**Takeaway for banks:** Treat security as empowering. Visual cues and plain copy can make sensitive steps less intimidating.

## 7. Customization and Trust at the End

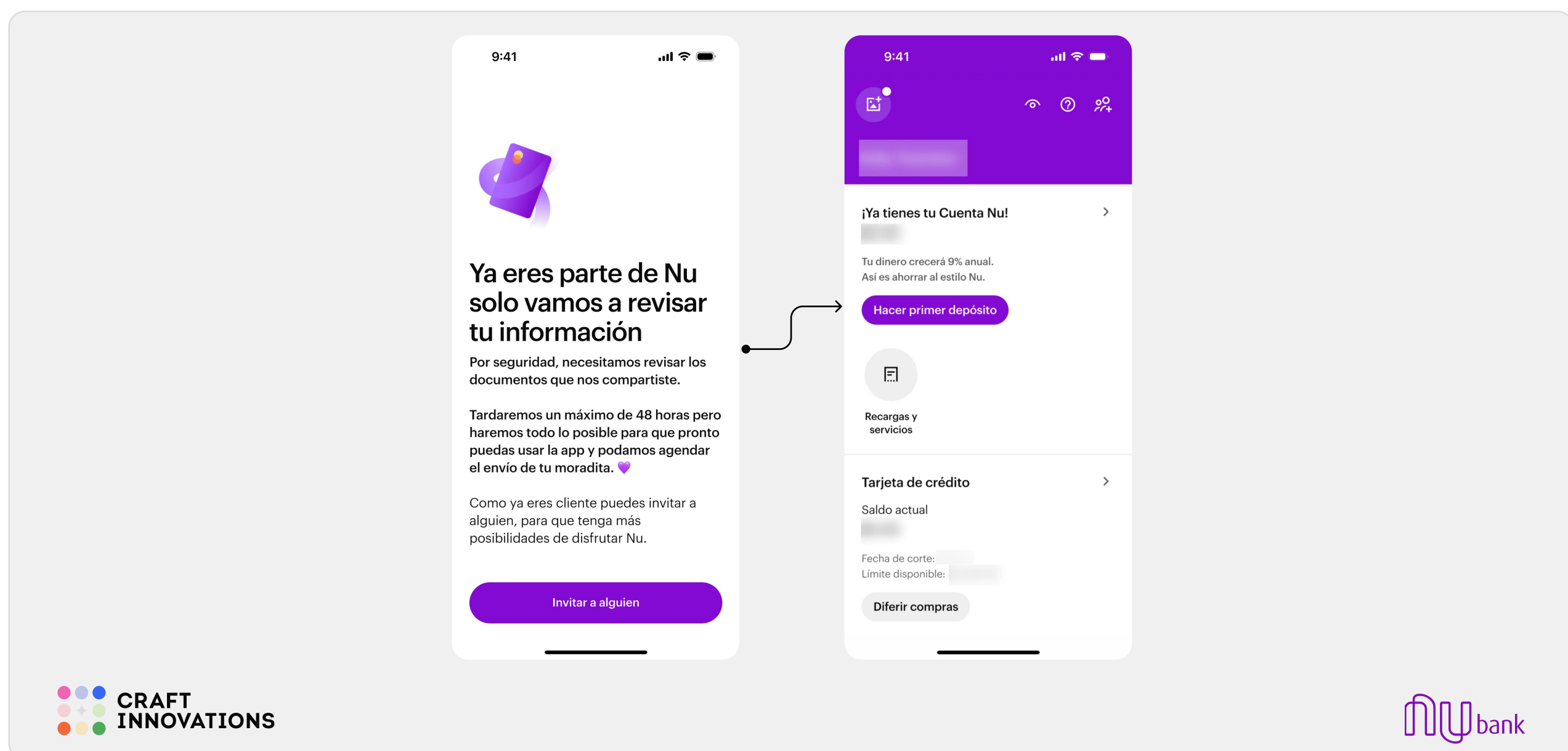
The final stretch blends compliance with personalization. Users first set up their own preferences, which makes the flow feel more like configuration than bureaucracy.

At this stage, they can pick their own billing date *"Elige la fecha límite de pago de tu tarjeta"* and confirm delivery details before moving forward. These steps feel simple, but they give users ownership of the process and reduce future friction in managing payments.

From there, the flow shifts toward contracts and consents. Each agreement is broken into clear checkboxes – terms, marketing consent, and political exposure declaration – which makes the legal part feel more transparent.



Finally, Nubank sets expectations: *"Tardaremos un máximo de 48 horas..."* This timeline transparency reassures users while their documents are being verified. The flow closes with a friendly handoff to the app: *"¡Ya eres parte de Nu!"* and a direct CTA to *"Hacer primer depósito."*



## 💡 CI Usability Principles:

**3.1.1 Users Initiate Actions** – Optional vs. mandatory consents are visibly separated, reinforcing user control.

**4.6 Encouraging Further Interaction** – A clear handoff “*Make your first deposit*” ensures the flow ends with action.

**7.3 Users Should Know What Will Happen Next** – Progress counters and time estimates “*max 48h*” reduce uncertainty during the review process.

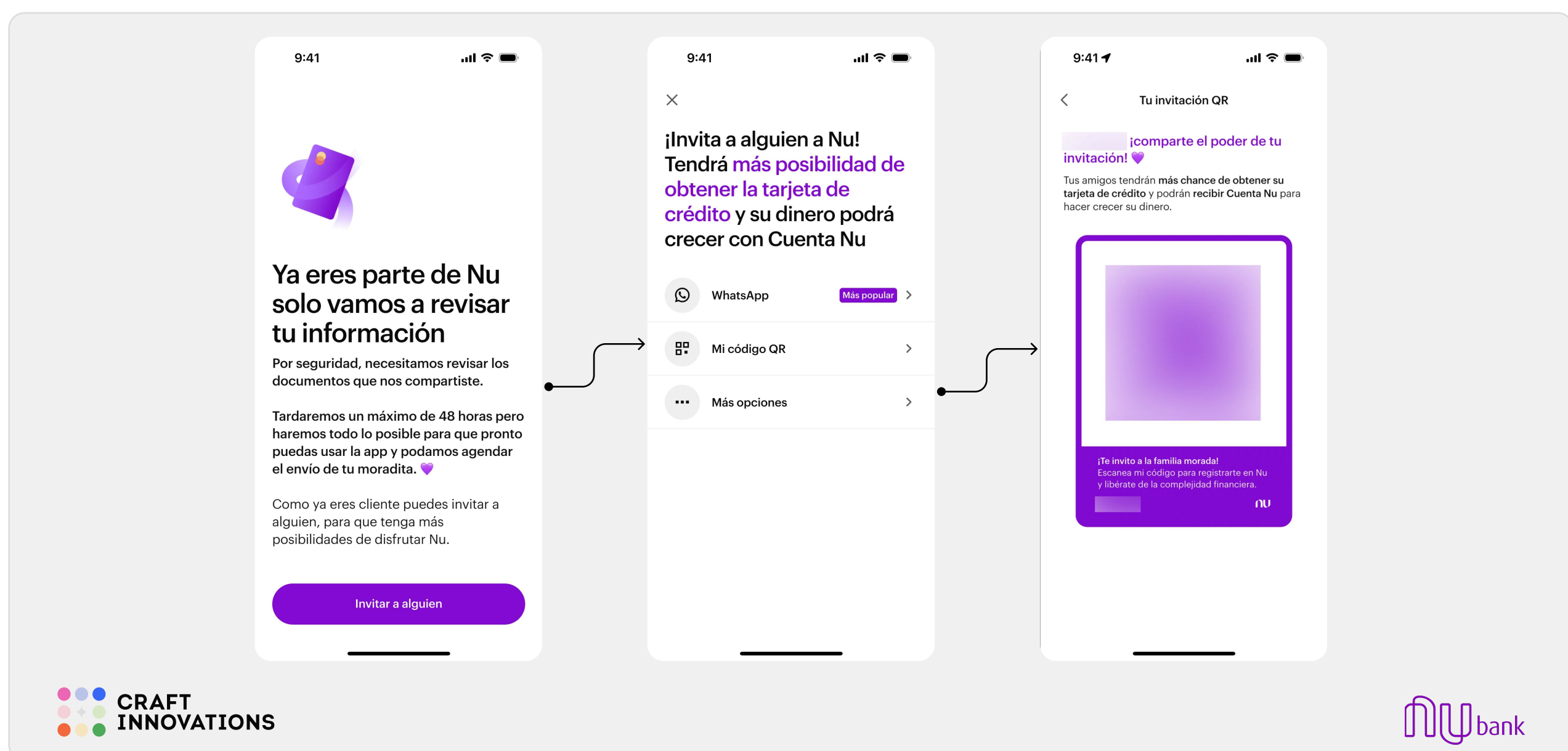
**Takeaway for banks:** End with clarity. Combine legal compliance with a clear next step so users feel ready to act immediately.

## 8. Inviting a Friend

Once the verification step is done, Nubank pivots to growth. The app immediately invites the new customer to share an invite with friends. The framing is clear: as a client, you can help others join faster and unlock the signature purple card.

The sharing options are kept light—WhatsApp, QR code, or other apps. Nubank uses upbeat copy like “*comparte el poder de tu invitación*”, tying the referral to empowerment and belonging.

The QR invite itself is visually bold, with a short personal message and a scannable code. It feels celebratory, reinforcing the “*familia morada*” identity that Nubank cultivates.



### 💡 CI Usability Principles:

**2.2.4 Human and with a Positive Emotional Charge** – Emotional copy “*Familia morada*” and 💖 emoji create warmth.

**4.1 Engaging Start to Interaction** – Ending onboarding with a referral makes users feel part of something bigger.

**4.6 Encouraging Further Interaction** – Inviting friends is a natural next step that keeps the customer engaged beyond sign-up.

**5.5 Communication Style with Users** – Consistent tone: friendly, inclusive, and simple.

**Takeaway for banks:** Referral at the end of onboarding can double as a retention hook. But it works only if framed as sharing benefits.



# About Craft Innovations

Craft Innovations is a global customer research and UX design firm dedicated to helping financial industry leaders innovate faster and deliver exceptional digital and physical customer experiences.

## Research services:

- Discovery and product-market fit research
- Customer Experience and UX audit
- Benchmarking, CVP testing and validation
- Usability testing

## Design services:

- UX/UI design: mobile, web banking, websites
- Product Value Proposition design
- Gamification design
- AI UX design

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[bizdev@craftinnovations.global](mailto:bizdev@craftinnovations.global)

+1437 4214992



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